**South Wales Group Insurance Scheme**

**Annual Report to Members**

**01/03/18 – 28/02/19**

**Trustee Update.**

The group insurance scheme continues to provide significant support to South Wales members with £975,911.26 being directly paid to support South Wales members and their beneficiaries through the various benefits provided in the past year.

The scheme has also assisted 1,218 officers and their families through the provision of Motor Breakdown, Home Emergency, Mobile Phone, Red Arc, and Legal Expenses Services.

**Scheme Changes**

During the past year we have met with our scheme managers from Philip Williams on a quarterly basis to review scheme performance and claim’s history.

At the renewal meeting they proposed that we combined with the other Three Welsh Schemes to provide improved benefits and greater resilience for South Wales Members.

The Trustees accepted this proposal and it resulted in the following immediate improvements to the scheme:

* The Travel Insurance Policy is extended to cover trips up to 60 days duration and now covers dependent children up to the age of 23.
* The Motor Breakdown Policy now provides cover for dependent children who normally reside with the member
* The Accident Policy now includes the following new benefits:
  + Convalescent Benefit at £70 per treatment period for attendance at Flint House
  + Unsocial Hours Benefit at £1.00 per hour to a maximum of £60.00 per week
  + Unrecovered Criminal Court Compensation up to £500.00

***24 Hour GP Service***

We have introduced a new benefit which provides you with unlimited 24/7 access to a practising UK-based GP from wherever you are in the world. Consultations are available 24/7 by phone or by video consultation.

* + Unsocial Hours Benefit at £1.00 per hour to a maximum of £60.00 per week

**Partner Discount**

We have also introduced a Partner discount to reflect those benefits which cover the family. This applies were two members reside together as partners and are both in the group insurance scheme, one member can apply to the Federation Office for a discount to be applied.

We will apply the discount of £9.00 per month at the end of the insurance year in March and will refund £108.00

Members must notify us if there is a change of circumstances which would mean that they are no longer eligible for the discount and there will be an annual check to confirm continued eligibility before the rebateis applied.

The discount is only available upon application, and cannot be paid retrospectively, as premiums will have been paid to the insurer and cannot be recovered.

**The below report contains the claims information for the South Wales scheme for the insurance period from 1st March 2018 to 28th February 2019 and is produced for the information of Trust Members. The previous year’s figures are also shown for comparison purposes.**

**Membership Numbers**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Category** | **No. of members**  **Mar 2018** | **No. of partners**  **Mar 2018** | **No. of members**  **Aug 2018** | **No. of partners**  **Aug 2018** | **No. of members**  **Feb 2019** | **No. of partners**  **Feb 2019** |
| **Serving** | **2413** | **318** | **2436** | **314** | **2460** | **299** |
| **Retired** | **967** | **466** | **959** | **450** | **983** | **456** |
| **Total** | **3380** | **784** | **3395** | **764** | **3441** | **755** |

**Life Insurance**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Year** | **Serving** | **Retired** | **Other** | **TPA** | **Total Claims** |
| **01/03/17 to 28/02/18** | **£218,000** | **£95,000** | **£64,500** | **0** | **12** |
| **01/03/18 to 28/02/19** | **£240,000** | **£65,000** | **£4,500** | **0** | **9** |

**PTD/Accidental Loss of Use**

|  |  |  |  |
| --- | --- | --- | --- |
| **Year** | **Number of settled Claims** | **Total Settled** | **Total outstanding** |
| **01/01/17 to 28/02/18** | **0** | **0** | **0** |
| **01/01/18 to 28/02/19** | **0** | **0** | **0** |

**On Duty Assault Benefit**

|  |  |  |  |
| --- | --- | --- | --- |
| **Year** | **Number of settled Claims** | **Total Settled** | **Total outstanding** |
| **01/01/17 to 28/02/18** | **1** | **£750.00** | **0** |
| **01/01/18 to 28/02/19** | **0** | **0** | **0** |

**Hospital Benefit**

|  |  |  |  |
| --- | --- | --- | --- |
| **Year** | **Number of settled Claims** | **Total Settled** | **Total outstanding** |
| **01/01/17 to 28/02/18** | **27** | **£3,720.00** | **0** |
| **01/01/18 to 28/02/19** | **21** | **£3,320.00** | **0** |

**Dental Benefit**

|  |  |  |  |
| --- | --- | --- | --- |
| **Year** | **Number of settled Claims** | **Total Settled** | **Total outstanding** |
| **01/01/17 to 28/02/18** | **6** | **£471.00** | **0** |
| **01/01/18 to 28/02/19** | **11** | **£926.36** | **0** |

**Travel Claims**

|  |  |  |  |
| --- | --- | --- | --- |
| **Year** | **Number of settled Claims** | **Total Settled** | **Total outstanding** |
| **01/01/17 to 28/02/18** | **178** | **£139,026.40** | **£16,697.08** |
| **01/01/18 to 28/02/19** | **78** | **£582,164.90** | **£231,106.13** |

**Legal Expenses**

|  |  |
| --- | --- |
| **Year** | **Number of Claims** |
| **01/01/17 to 28/02/18** | **23** |
| **01/01/18 to 28/02/19** | **12** |

**Motor Breakdown**

|  |  |
| --- | --- |
| **Year** | **Number of Claims** |
| **01/01/17 to 28/02/18** | **573** |
| **01/01/18 to 28/02/19** | **549** |

**Home Emergency**

|  |  |
| --- | --- |
| **Year** | **Number of Claims** |
| **01/01/17 to 28/02/18** | **326** |
| **01/01/18 to 28/02/19** | **358** |

**Mobile Phone**

|  |  |
| --- | --- |
| **Year** | **Number of Claims** |
| **01/01/17 to 28/02/18** | **210** |
| **01/01/18 to 28/02/19** | **187** |

**Red Arc**

|  |  |
| --- | --- |
| **Year** | **Number of Claims** |
| **01/01/17 to 28/02/18** | **76** |
| **01/01/18 to 28/02/19** | **112** |